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September 8, 2005

FDIC
San Francisco Regional Office
John F. Carter, Director
25 Jessie Street at Ecker Square Suite 2300
San Francisco, Ca 94105

Dear Mr. Carter:

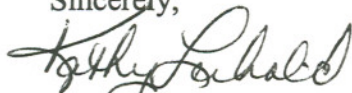
I recently heard that Wal-Mart has applied to open its own Bank. I have been in the Banking profession for twenty five years and do not understand why a retail 'superstore' such as Wal-Mart would want to enter the banking industry.

The mere presence of a Wal-Mart store puts the small guy virtually out of business and if allowed to enter the banking industry, could very well dictate how banking transactions would be handled in the future.

Banks are a professional 'retail' business that caters to all different types of people and circumstances. The customers are not just another person taking advantage of "falling prices". They are real people.

Please do not consider the approval of such an application from Wal-Mart. At this time in our economy, we do not need any more empty buildings that once housed other retail businesses that have failed due to Wal-Mart and their low prices.

Sincerely,


Kathy Leibold